

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
§
SUSAN E. KELLEY § Case No. 15-34254
§
Debtor §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Peter N. Metrou, Trustee, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

| | |
|---|--|
| Assets Abandoned: 96,810.00 (Without deducting any secured claims) | Assets Exempt: 25,700.00 |
| Total Distributions to Claimants: 3,667.94 | Claims Discharged Without Payment: 167,534.96 |
| Total Expenses of Administration: 1,332.06 | |

3) Total gross receipts of \$ 5,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$ 5,000.00 from the liquidation of the property of the estate, which was distributed as follows:

| | CLAIMS SCHEDULED | CLAIMS ASSERTED | CLAIMS ALLOWED | CLAIMS PAID |
|--|---------------------|--------------------|-------------------|----------------|
| SECURED CLAIMS (from Exhibit 3) | \$ 92,700.00 | \$ 0.00 | \$ 0.00 | \$ 0.00 |
| PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4) | NA | 1,332.06 | 1,332.06 | 1,332.06 |
| PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5) | NA | NA | NA | NA |
| PRIORITY UNSECURED CLAIMS (from Exhibit 6) | NA | NA | NA | NA |
| GENERAL UNSECURED CLAIMS (from Exhibit 7) | 48,540.00 | 29,962.90 | 29,962.90 | 3,667.94 |
| TOTAL DISBURSEMENTS | \$ 141,240.00 | \$ 31,294.96 | \$ 31,294.96 | \$ 5,000.00 |

4) This case was originally filed under chapter 7 on 10/07/2015 . The case was pending for 11 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 09/12/2016 By: /s/Peter N. Metrou, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

| DESCRIPTION | UNIFORM TRAN. CODE ¹ | \$ AMOUNT RECEIVED |
|-----------------------------|------------------------------------|-----------------------|
| 2011 HONDA ODYSSEY | 1129-000 | 5,000.00 |
| TOTAL GROSS RECEIPTS | | \$ 5,000.00 |

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

| PAYEE | DESCRIPTION | UNIFORM TRAN. CODE | \$ AMOUNT PAID |
|---|-------------|-----------------------|-------------------|
| NA | | NA | NA |
| TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES | | | \$ NA |

EXHIBIT 3 – SECURED CLAIMS

| CLAIM NO. | CLAIMANT | UNIFORM TRAN. CODE | CLAIMS SCHEDULED (from Form 6D) | CLAIMS ASSERTED | CLAIMS ALLOWED | CLAIMS PAID |
|-----------|---|--------------------------|---------------------------------------|--------------------|-------------------|-------------|
| | Honda Financial Services P O Box 5308 Elgin, IL 60121- 5308 | | 4,900.00 | NA | NA | 0.00 |
| | LaSalle County Treasurer 707 East Etna Road P.O Box 1560 Ottawa, IL 61350 | | 0.00 | NA | NA | 0.00 |

| CLAIM NO. | CLAIMANT | UNIFORM TRAN. CODE | CLAIMS SCHEDULED (from Form 6D) | CLAIMS ASSERTED | CLAIMS ALLOWED | CLAIMS PAID |
|-----------------------------|---|--------------------------|---------------------------------------|--------------------|-------------------|----------------|
| | Marseilles Bank 100 E. Bluff Street Marseilles, IL 61341 | | 87,800.00 | NA | NA | 0.00 |
| TOTAL SECURED CLAIMS | | | \$ 92,700.00 | \$ 0.00 | \$ 0.00 | \$ 0.00 |

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

| PAYEE | UNIFORM TRAN. CODE | CLAIMS SCHEDULED | CLAIMS ASSERTED | CLAIMS ALLOWED | CLAIMS PAID |
|--|--------------------------|---------------------|--------------------|--------------------|--------------------|
| Peter N. Metrou | 2100-000 | NA | 1,250.00 | 1,250.00 | 1,250.00 |
| Peter N. Metrou | 2200-000 | NA | 39.30 | 39.30 | 39.30 |
| ARTHUR B. LEVINE COMPANY | 2300-000 | NA | 2.76 | 2.76 | 2.76 |
| Associated Bank | 2600-000 | NA | 40.00 | 40.00 | 40.00 |
| TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES | | \$ NA | \$ 1,332.06 | \$ 1,332.06 | \$ 1,332.06 |

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

| PAYEE | UNIFORM TRAN. CODE | CLAIMS SCHEDULED | CLAIMS ASSERTED | CLAIMS ALLOWED | CLAIMS PAID |
|--|--------------------------|---------------------|--------------------|-------------------|--------------|
| NA | NA | NA | NA | NA | NA |
| TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES | | \$ NA | \$ NA | \$ NA | \$ NA |

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

| CLAIM NO. | CLAIMANT | UNIFORM TRAN. CODE | CLAIMS SCHEDULED (from Form 6E) | CLAIMS ASSERTED (from Proofs of Claim) | CLAIMS ALLOWED | CLAIMS PAID |
|--|----------|--------------------------|--|---|-------------------|--------------|
| NA | NA | NA | NA | NA | NA | NA |
| TOTAL PRIORITY UNSECURED CLAIMS | | | \$ NA | \$ NA | \$ NA | \$ NA |

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

| CLAIM NO. | CLAIMANT | UNIFORM TRAN. CODE | CLAIMS SCHEDULED (from Form 6F) | CLAIMS ASSERTED (from Proofs of Claim) | CLAIMS ALLOWED | CLAIMS PAID |
|-----------|--|--------------------------|--|---|-------------------|-------------|
| | Best Buy Credit Services P.O. Box 790441 Saint Louis, MO 63179 | | 540.00 | NA | NA | 0.00 |
| | Chase Bank / Freedom Cardmember Services P.O. Box 15298 Wilmington, DE 19885-5298 | | 4,100.00 | NA | NA | 0.00 |
| | Dell Preferred Account Billing Inquiry Department P.O. Box 81585 Austin, TX 78708-1585 | | 450.00 | NA | NA | 0.00 |
| | Discover Card Services P.O. Box 30943 Salt Lake City, UT 84130 | | 6,900.00 | NA | NA | 0.00 |
| | GM Flexible Card / Capital One P O Box 30256 Salt Lake City, UT 84130-0256 | | 5,400.00 | NA | NA | 0.00 |

| CLAIM NO. | CLAIMANT | UNIFORM TRAN. CODE | CLAIMS SCHEDULED (from Form 6F) | CLAIMS ASSERTED (from Proofs of Claim) | CLAIMS ALLOWED | CLAIMS PAID |
|-----------|--|--------------------------|--|---|-------------------|-------------|
| | Kohl's P.O. Box 3043 Milwaukee, WI 53201-3043 | | 1,500.00 | NA | NA | 0.00 |
| | Old Navy / Synchrony Bank attn: Bankruptcy Dept P.O. Box 965060 Orlando, FL 32896-5060 | | 2,000.00 | NA | NA | 0.00 |
| | Shell Mastercard P.O. Box 6170 Sioux Falls, SD 57117- 6170 | | 1,300.00 | NA | NA | 0.00 |
| | Target Card Services c/o Alliance One Receivables Mgt 4850 Street Road, suite 300 Trevose, PA 19053 | | 14,100.00 | NA | NA | 0.00 |
| | The Limited - Comenity Bank attn: Bankruptcy Department P.O. Box 182125 Columbus, OH 43218-2125 | | 850.00 | NA | NA | 0.00 |
| | U.S. Bank / Visa c/o Cardmember Services P.O. Box 6352 Fargo, ND 58125- 6352 | | 11,400.00 | NA | NA | 0.00 |
| 4 | AMERICAN INFOSOURCE LP AS AGENT FOR | 7100-000 | NA | 14,287.49 | 14,287.49 | 1,749.02 |
| 5 | CAPITAL ONE, N.A. | 7100-000 | NA | 1,533.75 | 1,533.75 | 187.76 |

| CLAIM NO. | CLAIMANT | UNIFORM TRAN. CODE | CLAIMS SCHEDULED (from Form 6F) | CLAIMS ASSERTED (from Proofs of Claim) | CLAIMS ALLOWED | CLAIMS PAID |
|---|------------------------------------|--------------------------|--|---|---------------------|--------------------|
| 7 | CERASTES, LLC | 7100-000 | NA | 5,407.16 | 5,407.16 | 661.91 |
| 6 | CITIBANK, N.A. | 7100-000 | NA | 504.72 | 504.72 | 61.79 |
| 1 | DELL FINANCIAL SERVICES, LLC | 7100-000 | NA | 469.90 | 469.90 | 57.52 |
| 2 | DISCOVER BANK | 7100-000 | NA | 6,939.68 | 6,939.68 | 849.53 |
| 3 | QUANTUM3 GROUP LLC AS AGENT FOR | 7100-000 | NA | 820.20 | 820.20 | 100.41 |
| TOTAL GENERAL UNSECURED CLAIMS | | | \$ 48,540.00 | \$ 29,962.90 | \$ 29,962.90 | \$ 3,667.94 |

**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Exhibit 8

Case No: 15-34254 BWB Judge: Bruce W. Black Trustee Name: Peter N. Metrou, Trustee
Case Name: SUSAN E. KELLEY Date Filed (f) or Converted (c): 10/07/2015 (f)
341(a) Meeting Date: 11/09/2015
For Period Ending: 09/12/2016 Claims Bar Date: 03/14/2016

| 1 | 2 | 3 | 4 | 5 | 6 |
|---|------------------------------------|--|---|---|---|
| Asset Description (Scheduled and Unscheduled (u) Property) | Petition/ Unscheduled Values | Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs) | Property Formally Abandoned OA=554(a) | Sale/Funds Received by the Estate | Asset Fully Administered (FA)/ Gross Value of Remaining Assets |
| 1. RESIDENCE LOCATED AT 601 E. BLUFF ST., MARSEILLES, | 110,000.00 | 0.00 | | 0.00 | FA |
| 2. CASH | 80.00 | 0.00 | | 0.00 | FA |
| 3. CHECKING - MARSEILLES BANK | 130.00 | 0.00 | | 0.00 | FA |
| 4. BED ROOM SET, 2 BEDS, DINING ROOM TABLE, KITCHEN SE | 1,300.00 | 0.00 | | 0.00 | FA |
| 5. WOMEN'S, CHILDREN'S CLOTHING | 300.00 | 0.00 | | 0.00 | FA |
| 6. WEDDING RING, MISC COSTUME JEWELRY | 300.00 | 0.00 | | 0.00 | FA |
| 7. TERM LIFE INSURANCE THRU WORK WITH NO CASH VALUE | 0.00 | 0.00 | | 0.00 | FA |
| 8. 401(K) THRU WORK | 4,000.00 | 0.00 | | 0.00 | FA |
| 9. 2011 HONDA ODYSSEY | 14,500.00 | 0.00 | | 5,000.00 | FA |

| | | | |
|-----------------------------------|--------------|--------|-----------------------------------|
| | | | Gross Value of Remaining Assets |
| TOTALS (Excluding Unknown Values) | \$130,610.00 | \$0.00 | \$5,000.00 \$0.00 |
| | | | (Total Dollar Amount in Column 6) |

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Settlement reached regarding Debtor's automobile; motion to approve settlement set for 1-22-16.

Initial Projected Date of Final Report (TFR): 12/01/2016

Current Projected Date of Final Report (TFR): 12/01/2016

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-34254
Case Name: SUSAN E. KELLEY

Trustee Name: Peter N. Metrou, Trustee

Exhibit 9

Bank Name: Associated Bank

Account Number/CD#: XXXXXX5561

Checking Account (Non-Interest Earn

Taxpayer ID No: XX-XXX3390

Blanket Bond (per case limit): \$1,000,000.00

For Period Ending: 09/12/2016

Separate Bond (if applicable):

| 1 | 2 | 3 | 4 | | 5 | 6 | 7 |
|------------------|--------------------|---|---|--------------------|---------------|--------------------|-------------------------|
| Transaction Date | Check or Reference | Paid To / Received From | Description of Transaction | Uniform Tran. Code | Deposits (\$) | Disbursements (\$) | Account/CD Balance (\$) |
| 02/11/16 | 9 | KELLY, SUSAN 601 E. Bluff StreetMarseilles, IL 61341 | Payment by Debtor for Honda equity | 1129-000 | \$5,000.00 | | \$5,000.00 |
| 03/07/16 | | Associated Bank | BANK SERVICE FEE | 2600-000 | | \$10.00 | \$4,990.00 |
| 03/17/16 | 5001 | ARTHUR B. LEVINE COMPANY 370 Lexington Avenue, Suite 1101New York, NY 10017 | Chapter 7 Bankruptcy Bond Premium Bond Number 10BSBGR6291 | 2300-000 | | \$2.76 | \$4,987.24 |
| 04/07/16 | | Associated Bank | Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2) | 2600-000 | | \$10.00 | \$4,977.24 |
| 05/06/16 | | Associated Bank | Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2) | 2600-000 | | \$10.00 | \$4,967.24 |
| 06/07/16 | | Associated Bank | Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2) | 2600-000 | | \$10.00 | \$4,957.24 |
| 08/16/16 | 5002 | Peter N. Metrou 123 W. Washington St., Ste 216 Oswego, IL 60543 | Distribution | | | \$1,289.30 | \$3,667.94 |
| | | Peter N. Metrou | Final distribution representing a payment of 100.00 % per court order. (\$1,250.00) | 2100-000 | | | |
| | | Peter N. Metrou | Final distribution representing a payment of 100.00 % per court order. (\$39.30) | 2200-000 | | | |
| 08/16/16 | 5003 | DELL FINANCIAL SERVICES, LLC RESURGENT CAPITAL SERVICES PO BOX 10390 GREENVILLE, SC 29603-0390 | Final distribution to claim 1 representing a payment of 12.24 % per court order. | 7100-000 | | \$57.52 | \$3,610.42 |
| 08/16/16 | 5004 | DISCOVER BANK Discover Products Inc PO Box 3025 New Albany, OH 43054-3025 | Final distribution to claim 2 representing a payment of 12.24 % per court order. | 7100-000 | | \$849.53 | \$2,760.89 |
| 08/16/16 | 5005 | QUANTUM3 GROUP LLC AS AGENT FOR Comenity Bank PO Box 788 Kirkland, WA 98083-0788 | Final distribution to claim 3 representing a payment of 12.24 % per court order. | 7100-000 | | \$100.41 | \$2,660.48 |

Page Subtotals:

\$5,000.00

\$2,339.52

Case 15-34254 Doc 27 Filed 09/16/16 Entered 09/16/16 15:06:33 Desc Main

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-34254
Case Name: SUSAN E. KELLEY

Trustee Name: Peter N. Metrou, Trustee

Bank Name: Associated Bank

Account Number/CD#: XXXXXX5561

Checking Account (Non-Interest Earn)

Taxpayer ID No: XX-XXX3390

Blanket Bond (per case limit): \$1,000,000.00

For Period Ending: 09/12/2016

Separate Bond (if applicable):

Exhibit 9

| 1 | 2 | 3 | 4 | | 5 | 6 | 7 |
|------------------|--------------------|---|--|--------------------|---------------|--------------------|-------------------------|
| Transaction Date | Check or Reference | Paid To / Received From | Description of Transaction | Uniform Tran. Code | Deposits (\$) | Disbursements (\$) | Account/CD Balance (\$) |
| 08/16/16 | 5006 | AMERICAN INFOSOURCE LP AS AGENT FOR TD Bank, USA PO Box 248866 Oklahoma City, OK 73124-8866 | Final distribution to claim 4 representing a payment of 12.24 % per court order. | 7100-000 | | \$1,749.02 | \$911.46 |
| 08/16/16 | 5007 | CAPITAL ONE, N.A. C O BECKET AND LEE LLP POB 3001 MALVERN, PA 19355-0701 | Final distribution to claim 5 representing a payment of 12.24 % per court order. | 7100-000 | | \$187.76 | \$723.70 |
| 08/16/16 | 5008 | CITIBANK, N.A. C/O QUANTUM3 GROUP LLC PO BOX 280 KIRKLAND, WA 98083-0280 | Final distribution to claim 6 representing a payment of 12.24 % per court order. | 7100-000 | | \$61.79 | \$661.91 |
| 08/16/16 | 5009 | CERASTES, LLC C O WEINSTEIN AND RILEY, PS 2001 WESTERN AVENUE, STE 400 SEATTLE, WA 98121 | Final distribution to claim 7 representing a payment of 12.24 % per court order. | 7100-000 | | \$661.91 | \$0.00 |

| | | |
|---------------------------|------------|------------|
| COLUMN TOTALS | \$5,000.00 | \$5,000.00 |
| Less: Bank Transfers/CD's | \$0.00 | \$0.00 |
| Subtotal | \$5,000.00 | \$5,000.00 |
| Less: Payments to Debtors | \$0.00 | \$0.00 |
| Net | \$5,000.00 | \$5,000.00 |

Exhibit 9

| TOTAL OF ALL ACCOUNTS | | | |
|--|------------------------------|--------------------------------|---------------------|
| | NET DEPOSITS | NET DISBURSEMENTS | ACCOUNT BALANCE |
| XXXXXX5561 - Checking Account (Non-Interest Earn | \$5,000.00 | \$5,000.00 | \$0.00 |
| | ----- | ----- | ----- |
| | \$5,000.00 | \$5,000.00 | \$0.00 |
| | (Excludes account transfers) | (Excludes payments to debtors) | Total Funds on Hand |
| Total Allocation Receipts: | \$0.00 | | |
| Total Net Deposits: | \$5,000.00 | | |
| Total Gross Receipts: | \$5,000.00 | | |